Jersey Financial Services Commission

Completion Guide

Prudential Reporting on Net Stable Funding Ratio

Near final draft

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Classification: INTERNAL

Chapter Content

1 Introduction 3

1A.1 Required Stable Funding 5

1.1 Specific remarks 5
1.2 Instructions concerning specific columns 9
1.3 Instructions concerning specific rows 10

1A.2 Available Stable Funding 28

1.1 Specific remarks 28
1.2 Instructions concerning specific columns 31
1.3 Instructions concerning specific rows 32

1A.3 Summary NSFR 40

1.1 Specific remarks 40
1.2 Instructions concerning specific columns 40
1.3 Instructions concerning specific rows 41

Near final draft

Classification: INTERNAL

1 Introduction

1.1 This document specifies requirements that apply to JIBs relating to internal monitoring and prudential reporting of the NSFR. This document should be read in conjunction with the relevant sheets in the JFSC's Prudential Reporting template, being:

1.1.1 1A.1 Required stable funding

1.1.2 1A.2 NSFR available stable

1.1.3 1A.3 NSFR summary

1.2 This document covers instructions for the net stable funding ratio (NSFR) templates, which contains information about required and available stable funding items, for the purpose of reporting the NSFR. Items that do not need to be completed by institutions are coloured grey.

1.3 For the purposes of this document, references to the CRR should be interpreted to include a reference to the relevant CRR rule, where appropriate.

1.4 Institutions shall report the template in the reporting currency (GBP), regardless of the actual denomination of assets, liabilities and off- balance sheet items. Institutions shall also report the template separately for each relevant currency, using amounts denominated in that corresponding currency.

1.5 With regard to the calculation of the NSFR, the CRR refers to stable funding factors. The word 'factor' in the context of these instructions refers to a number between 0 and 1, which multiplied by the amount yields the weighted amount, i.e. the value referred to in Article 428c (2) of the The net stable funding ratio part.

1.6 In order to avoid any double counting, institutions shall not report assets or liabilities that are associated with collateral posted or received as variation margin in accordance with Article 428k (4) CRR part and Article 428ah (2) of the The net stable funding ratio part., initial margin and contribution to the default fund of a CCP in accordance point (a) of Article 428ag and point (b) of Article 428ag of the The net stable funding ratio part.. Assets associated with excess collateral posted as variation margin shall be reported, in accordance with Article 428p (8) of the The net stable funding ratio part..

1.7 Items provided by and extended to members of a group or an institutional protection scheme where the competent authority has granted permission to apply a preferential treatment according to Article 428h of the The net stable funding ratio part shall be reported in a separate category. Deposits maintained in the context of an institutional protection scheme or a cooperative network considered as liquid assets shall be reported as liquid assets in accordance with Article 428g of the The net stable funding ratio part.. Other items within a group or an institutional protection scheme shall be reported in the relevant categories.

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1.8 For reporting purposes, in the columns referred as “Amount” the accounting value shall always be reported, except for the cases of derivative contracts, for which institutions shall refer to the fair value as specified in Article 428d (2) of the The net stable funding ratio part.

1.9 For the purposes of reporting by currency subject to separate reporting as envisaged in Article 415(2) of the The net stable funding ratio part, as regards derivatives as envisaged in Article 428d(4) of the The net stable funding ratio part, institutions shall calculate the fair value for each netting set in its settlement currency. For all netting sets with matching settlement currencies a net amount shall be calculated in accordance with Articles 428k(4) of the The net stable funding ratio part and 428ah(2) of the The net stable funding ratio partand reported in the relevant currency subject to separate reporting. In this context, settlement currency shall be understood as the currency in which the settlement of a netting set has been agreed. Netting set refers to the group of receivables and payables stemming from derivatives transactions with a counterparty irrespective of whether they are denominated in a different currency to the settlement currency. In the case of multicurrency optionality, the credit institution shall make an assessment of the currency in which the settlement is likely to occur and shall report only in that separate currency.

1.10 The amount of assets and liabilities resulting from securities financing transactions (SFTs) with a single counterparty pursuant to the delegated act referred to in Article 460(1) of of the NSFR CRR shall be reported on a net basis where Article 428e of the The net stable funding ratio part applies. In the case of SFTs with collateral baskets underlying, the less liquid collateral within those pool of collateral shall be understood to be first pledged.

Near final draft

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1A.1 Required Stable Funding

1.1 Specific remarks

1.11 Institutions shall report in the appropriate category all assets to which they are exposed to all or substantially all the economic risk or reward in respect of those assets, even if they are not accounted for in their balance sheet. In the case of reverse repos, where the assets borrowed are not accounted for on balance sheet but the bank that received them is exposed to all or substantially all the economic risk and reward in respect of those assets , the cash leg, or the collateral leg if a higher RSF factor applies, will be reported only.

1.12 In accordance with Article 428p of the The net stable funding ratio part, unless specified otherwise in Chapter 4 of The net stable funding ratio part, the amount of required stable funding (RSF) shall be calculated by multiplying the amount of assets and off-balance sheet items by the required stable funding factors.

1.13 Assets that are eligible as High Quality Liquid Assets (HQLA) in accordance with the JFSC Liquidity Coverage Ratio requirements and the provisions governing the composition of the liquidity buffer shall be reported as such, regardless of whether they comply with the operational requirements applicable to those assets. Those assets shall be reported in the designated columns regardless of their residual maturity.

1.14 All non-HQLA assets and off-balance sheet items shall be reported with a breakdown by their residual maturity in accordance with Article 428q of the The net stable funding ratio part. The maturity buckets of the amounts, standard factors and applicable factors are the following:

- Residual maturity of less than six months or without stated maturity;
- Residual maturity of a minimum of six months but less than one year;
- Residual maturity of one year or more.

1.15 In accordance with Article 428q (3) of the NSFR CRR, when calculating the residual maturity of non-HQLA assets and off-balance sheet items, JIBs shall take options into account, based on the assumption that the issuer or counterparty will exercise any option to extend the asset´s maturity. For options exercisable at the discretion of the JIB, the JIB and competent authority shall take into account reputational factors that may limit the JIB´s ability not to exercise the option, in particular considering markets' and clients' expectations that the institution should extend the maturity of certain assets at their maturity date.

1.16 For some items, JIBs shall report assets according to status of and/or maturity of encumbrance of that asset in accordance with paragraphs (4), (5) and (6) of Article 428p of the The net stable funding ratio part.

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Item	Item	Decision	Action
1	Netting sets of derivative contracts with a negative fair value gross of collateral posted or settlement payments and receipts related to market valuation changes of these contracts?	Yes	ID 1.7.1
		No	# 2
2	An asset or an off-balance sheet item posted as initial margin for derivatives (excluding initial margin posted to QCCPs against client accounts, as specified under Article 428da part of the The Net Stable Funding Ratio part , which should not be reported)?	Yes	ID 1.7.3
		No	# 3
3	An asset or an off-balance sheet item posted as contribution to CCP default fund?	Yes	ID 1.8
		No	# 4
4	An item to which the institution is exposed to all or substantially all the economic risk and reward in respect of that item?	Yes	# 5
		No	# 23
5	An asset associated with collateral recognised as variation margin posted for derivatives as specified in Articles 428k(4) and 428ah(2) parts of the The Net Stable Funding Ratio part .	Yes	Do not report.
		No	# 6
6	Non-performing assets or defaulted securities?	Yes	ID 1.9.3
		No	# 7
7	Trade date receivables?	Yes	ID 1.9.2
		No	# 8
8	Interdependent assets?	Yes	Allocate into one relevant item of ID 1.5
		No	# 9
9	Assets within a group or an IPS for which the competent authority has granted the preferential treatment?	Yes	ID 1.6
		No	# 10
10	Central bank assets?	Yes	Allocate into one relevant item of ID 1.1
		No	# 11
11	Liquid assets?	Yes	# 12
		No	# 13
12	Liquid assets encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.2.13
		No	Allocate into one relevant item of ID 1.2.1 to 1.2.12

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Item	Item	Decision	Action
13	Non-liquid asset securities?	Yes	Allocate into one relevant item of ID 1.3
		No	# 14
14	Trade finance on-balance sheet products to non- financial customers?	Yes	ID 1.4.7
		No	# 15
15	NSFR derivative assets? Derivative assets associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da part of the The net stable funding ratio part.	Yes	ID 1.7.2
		No	# 16
16	Loans?	Yes	# 17
		No	# 21
17	Loans encumbered for a residual maturity of one year or more in a cover pool?	Yes	ID 1.4.4
		No	# 18
18	Loans classified as operational deposits?	Yes	ID 1.4.1
		No	# 19
19	Securities financing transactions with financial customers?	Yes	Allocate into one relevant item of ID 1.4.2.
		No	# 20
20	Other loans and advances to financial customers?	Yes	ID 1.4.3
		No	Allocate into one relevant item of ID 1.4.5 or 1.4.6.
21	Physically traded commodities?	Yes	Allocate into one relevant item of ID 1.9.1
		No	# 22
22	Any other asset not considered in the above categories?	Yes	ID 1.9.4
		No	Do not report.
23	An off-balance sheet exposure?	Yes	# 24
		No	Do not report.

Near final draft

Item	Item	Decision	Action
24	Non-performing exposure?	Yes	ID 1.10.4
		No	# 25
25	Committed facilities?	Yes	# 26
		No	# 27
26	Committed facilities for which the competent authority has granted the preferential treatment?	Yes	ID 1.10.1
		No	ID 1.10.2
27	Trade finance off-balance sheet item?	Yes	ID 1.10.3
		No	# 28
28	Other off-balance sheet exposure for which the competent authority has determined the RSF factor?	Yes	ID 1.10.5
		No	Do not report.

1.17 The decision tree for the reporting template 1A.1 Required stable funding is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., JIBs shall always comply with the rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and “of which” items; this however does not mean that they shall not be reported as well.

1.18 17A. As specified under Article 428da (3) of the The net stable funding ratio part, where institutions acting as a clearing member have received client initial margin collateral assets for derivative client clearing that exceed the initial margin collateral posted to the QCCP (against client accounts), and where those collateral assets are available as a source of funding to the bank, they shall be reported in the appropriate category.

1.19 As specified under Article 428p(5) of the The net stable funding ratio part, where an institution re-uses or re-pledges an asset that was borrowed , including in securities financing transactions, and that is accounted for off-balance sheet, the transaction through which the asset has been borrowed shall be treated as encumbered to the extent that this transaction cannot mature without the institution returning the asset borrowed. The residual maturity of this encumbrance shall be the higher between: i) the residual maturity of the transaction where the assets were borrowed and ii) the residual maturity of the transaction where the assets were re-pledged.

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1.2 Instructions concerning specific columns

Column	Legal references and instructions
0010-0030 (D-F)	**Amount of non-HQLA** Institutions shall report in columns 0010-0030 the amount, unless specified otherwise in Chapter 4 of The net stable funding ratio part, of the assets and off-balance sheet items referred to in Section 2 of Chapter 4 of The net stable funding ratio part for each maturity bucket. The amount shall be reported in columns 0010-0030 (D-F) when the corresponding item is not eligible as liquid asset pursuant to the The net stable funding ratio part, regardless of whether they comply with the operational requirements referred to in Article 8 of that Part.
0040 (G)	**Amount of HQLA** See instructions in columns 0010-0030.(D-F) The amount shall be reported in column 0040 (G) when the corresponding item is eligible as high-quality liquid asset pursuant to the The net stable funding ratio part regardless of whether they comply with the operational requirements referred to in Article 8 of that Part.
0050-0080 (H-K)	**Standard RSF factor** Section 2 of Chapter 4 of The net stable funding ratio part The standard factors in columns 0050-0080 (H-K) are those specified in Chapter 4 of The net stable funding ratio CRR part by default that would determine the part of the amount of the assets and off-balance sheet items that is required stable funding. They are provided for information only and are not meant to be filled in by institutions.
0090-0120 (L-O)	**Applicable RSF factor** Section 2 of Chapter 4 of The net stable funding ratio part Institutions shall report in columns 0090-0120 (L-O) the applicable factor applied to items in Chapter 4 of The net stable funding ratio part. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm-specific and national discretions.
0130 (P)	**Required stable funding:** Institutions shall report in Column 0130 (P) the required stable funding in accordance with Chapter 4 of The net stable funding ratio part.

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Column	Legal references and instructions
	This shall be calculated using the following formula: c0130 = SUM{(c0010 * c 0090), (c0020 * c 0100), (c0030 * c 0110), (c0040 * c 0120)}.

1.3 Instructions concerning specific rows

Row	Definitions and Completion notes
0010 (6)	**1 REQUIRED STABLE FUNDING** Chapter 4 of The net stable funding ratio part Institutions shall report here the total of items subject to the required stable funding in accordance with Chapter 4 of The net stable funding ratio part. This shall be calculated using the following formula: row 0010 (6)= SUM{ row 0020 (7), row 0080 (13), row 0560 (61), row 0850 (90), row 0910 (96), row 0920 (97), row 0960 (101), row 0970 (102), row 1040 (109)}
0020 (7)	**1.1 RSF from central bank assets** Points (c) and (d) of Article 428r(1) and point (d) of Article 428ad of the The net stable funding ratio part, JIBs shall report here central bank assets. A reduced RSF factor may apply in accordance with Article 428p (7) of the Net Stable Funding ratio CRR part. This shall be calculated using the following formula: row0020 (7) = SUM{ (row0030 (8), row0070 (12) }
0030 (8)	**1.1.1 cash, reserves and HQLA exposures to central banks** Institutions shall report here cash and reserves at central banks, including excess reserves. Institutions shall also report here any other exposures to central banks that are considered as liquid assets pursuant to the The net stable funding ratio part, regardless if they comply with the operational requirements referred to in Article 8 of that Part. Minimum reserves that are not considered as liquid assets pursuant to The net stable funding ratio part shall be reported in the relevant non-HQLA column. This shall be calculated using the following formula: row0030 (8) = SUM{row0040 (9), row0050 (10), row0060 (11) }
0040 (9)	**1.1.1.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.1.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0050 (10)	**1.1.1.2 encumbered for a residual maturity of at least six months but less than**

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Row	Definitions and Completion notes
	one year The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0060 (11)	**1.1.1.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.1.1 that is related to assets that are encumbered for a residual maturity of one year or more
0070 (12)	**1.1.2 Other non-HQLA central bank exposures** Institutions shall report here any other claims on central banks other than those reported under item 1.1.1.
0080 (13)	**1.2 RSF from liquid assets** Points (a) and (b) of Article 428r(1) to Article 428ae of the The net stable funding ratio part. JIBs shall report here liquid assets pursuant to the The net stable funding ratio part, Liquidity Coverage Ratio, regardless if they comply with the operational requirements referred to in Article 8 of that Part. This shall be calculated using the following formula: row0080 (13) = SUM{row0090 (14), row0130 (18), row0170 (22), row0210 (26), row0250 (30), row0290 (34), row0330 (38), row0370 (42), row0410 (46), row0450 (50), row0490 (54), row0520 (57), row0550 (60)}
0090 (14)	**1.2.1 Level 1 assets eligible for 0 % LCR haircut** Institutions shall report here assets that are eligible as level 1 liquid assets and shares or units in CIUs that are eligible for a 0 % haircut pursuant to the Net Stable Funding Ratio CRR part. . Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit Risk, Standardized Approach CRR partshall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0090 (14) = SUM{row0100 (15), row0110 (16) ,row0120 (17)}

Near final draft

Row	Definitions and Completion notes
0100 (15)	**1.2.1.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0110 (16)	**1.2.1.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0120 (17)	**1.2.1.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.2.1 that is related to assets that are encumbered for a residual maturity of one year or more
0130 (18)	**1.2.2 Level 1 assets eligible for 5 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 5 % haircut pursuant to the The net stable funding ratio part. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0130 (18) = SUM{(row0140 (19), row0150 (20), row0160 (21)}
0140 (19)	**1.2.2.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.2 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0150 (20)	**1.2.2.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0160 (21)	**1.2.2.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.2.2 that is related to assets that are encumbered for a residual maturity of one year or more
0170 (22)	**1.2.3 Level 1 assets eligible for 7 % LCR haircut**

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Row	Definitions and Completion notes
	Institutions shall report here assets that are eligible as level 1 extremely high quality covered bonds pursuant to Liquidity Ratios Part Assets encumbered for a residual maturity of one year or more in a cover pool of funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0170 (22) = Sum{ row0180 (23), row0190 (24), row0200 (25)}.
0180 (23)	**1.2.3.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.3 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0190 (24)	**1.2.3.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0200 (25)	**1.2.3.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.3 that is related to assets that are encumbered for a residual maturity of one year or more
0210 (26)	**1.2.4 level 1 assets eligible for 12 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 12 % haircut. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calcualated using the following formula: row210 (26) = SUM{ row0220 (27), row0230 (28), row0240 (29)}

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Row	Definitions and Completion notes
0220 (27)	**1.2.4.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.4 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0230 (28)	**1.2.4.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.4 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0240 (29)	**1.2.4.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.4 that is encumbered for a residual maturity of one year or more
0250 (30)	**1.2.5 level 2A assets eligible for 15 % LCR haircut** Institutions shall report here assets that are eligible as Level 2A. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. Tis shall be calculated using the following formula: r0250 (30) = SUM{ row0260 (31), row0270 (32), row0280 (33)}
0260 (31)	**1.2.5.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0270 (32)	**1.2.5.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.5 that is encumbered for a residual maturity of at least six months but less than one year
0280 (33)	**1.2.5.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.5 that is related to assets that are encumbered for a residual maturity of one year or more

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Row	Definitions and Completion notes
0290 (34)	**1.2.6 level 2A assets eligible for 20 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 20 % haircut pursuant to, JFSC Liquidity Coverage Ratio requirements. Assets encumbered for a residual maturity of one year or more in a cover pool of covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: r0290 (34) = SUM{ row0300 (35), row0310 (36), row0320 (37) }
0300 (35)	**1.2.6.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0310 (36)	**1.2.6.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0320 (37)	**1.2.6.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.2.6 that is related to assets that are encumbered for a residual maturity of one year or more
0330 (38)	**1.2.7 Level 2B securitizations eligible for 25 % LCR haircut** Institutions shall report here level 2B securitizations that are eligible for a 25% haircut pursuant to JFSC Liquidity Coverage Ratio requirements . Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0330 (38) = SUM { row0340 (39), row0350 (40), row0360 (41)}

Near final draft

Row	Definitions and Completion notes
0340 (39)	**1.2.7.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.7 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0350 (40)	**1.2.7.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0360 (41)	**1.2.7.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.2.7 that is related to assets that are encumbered for a residual maturity of one year or more
0370 (42)	**1.2.8 level 2B assets eligible for 30 % LCR haircut** Institutions shall report here high quality covered bonds and shares or units in CIUs that are eligible for a 30 % haircut. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0370 (42) = SUM{ row0380 (43), row0390 (44), row0400 (45)}
0380 (43)	**1.2.8.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.8 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0390 (44)	**1.2.8.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0400 (45)	**1.2.8.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.8 that is related to assets that are encumbered for a residual maturity of one year or more
0410 (46)	**1.2.9 level 2B assets eligible for 35 % LCR haircut** Institutions shall report here level 2B securitizations and shares or units in CIUs that

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Row	Definitions and Completion notes
	are eligible for a 35 % haircut pursuant to the NSFR CRR, JFSC Liquidity Coverage Ratio requirements. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0410 (46) = SUM { row0420 (47), row0430 (48), row0440 (49) }
0420 (47)	**1.2.9.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.9 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0430 (48)	**1.2.9.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0440 (49)	**1.2.9.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.9 that is related to assets that are encumbered for a residual maturity of one year or more
0450 (50)	**1.2.10 level 2B assets eligible for 40 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 40 % haircut pursuant. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0450 (50) = SUM {(row0460 (51), row0470 (52), row0480 (53) }

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Row	Definitions and Completion notes
0460 (51)	**1.2.10.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.2.10 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0470 (52)	**1.2.10.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0480 (53)	**1.2.10.3 encumbered for a residual maturity of one year or more** The amount reported under 1.2.10 that is related to assets that are encumbered for a residual maturity of one year or more
0490 (54)	**1.2.11 level 2B assets eligible for 50 % LCR haircut** Institutions shall report here level 2B assets described in Article 428ad(a) of the NSFR CRR and using the eligibility criteria to which it refers in the JFSC Liquidity Coverage Ratio requirements. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: r0490 (54) = Sum{ (r0500 (55), r0510 (56) }
0500 (55)	**1.2.11.1 unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.2.11 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0510 (56)	**1.2.11.2 encumbered for a residual maturity of one year or more** The amount reported under 1.2.11 that is related to assets that are encumbered for a residual maturity of one year or more

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Row	Definitions and Completion notes
0520 (57)	**1.2.12 level 2B assets eligible for 55 % LCR haircut** Institutions shall report here shares or units in CIUs that are eligible for a 55 % haircut. Assets encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part shall not be reported here, but under item 1.2.13. This shall be calculated using the following formula: row0520 = Sum{ (row0530 (58), row0540 (59) }
0530 (58)	**1.2.12.1 unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.2.12 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
0540 (59)	**1.2.12.2 encumbered for a residual maturity of one year or more** The amount reported under 1.2.12 that is related to assets that are encumbered for a residual maturity of one year or more
0550 (60)	**1.2.13 HQLAs encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag the The net stable funding ratio part; the amount reported in 1.2 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part.
0560 (61)	**1.3 RSF from securities other than liquid assets** Points (e) and (f) of Article 428ag the Net Stable Funding Ratio Part. Institutions shall report in this section securities that are not in default in accordance with the definition of default set out in the Credit Risk Part and that are not recognised as liquid assets under the Liquidity Coverage Ratio Part, regardless of whether they comply with the operational requirements applicable to those liquid assets. This shall be calculated using the following formula: row0560 (61) = SUM {row0570 (62), row0600 (65), row0610 (66) }
0570 (62)	**1.3.1 non-HQLA securities and exchange traded equities** Points (e) and (f) of Article 428ag, point (b) of Article 428ah (1) and Article 428af (2) CRR.

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Row	Definitions and Completion notes
	The amount reported in 1.3 that is related to non-HQLA securities other than non-exchange traded equities, excluding the securities reported under item 1.3.3. Exchange traded equities shall be reported in the one or more than one year time bucket. This shall be calculated using the following formula: r0570 (62) = SUM{ r0580 (63), r0590 (64)}
0580 (63)	**1.3.1.1 Unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.3.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year. This includes unencumbered securitisations that fall under Article 428af (2) The net stable funding ratio part . Where the RSF factors differ between [assets] reported here, institutions shall calculate a weighted average RSF factor based on the relative proportions of the different types of [assets] held. Institutions shall report that weighted average as the Applicable RSF factor.
0590 (64)	**1.3.1.2 Encumbered for a residual maturity of one year or more** The amount reported under 1.3.1 that is related to assets that are encumbered for a residual maturity of one year or more
0600 (65)	**1.3.2 Non-HQLA non-exchange traded equities** Point (b) of Article 428ah(1) CRR; The amount reported under 1.3 that is related to non-exchange traded equity, excluding the securities reported under item 1.3.3.
0610 (66)	**1.3.3 non-HQLA securities encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag CRR; the amount reported under 1.3 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part
0620 (67)	**1.4 RSF from loans** Institutions shall report here monies due from loans that are not in default (default defined as occurring where the institution considers the obligor unlikely to pay, or where the obligor is more than 90 days past due on a material credit obligation) As specified under Article 428q (4) of the The net stable funding ratio part, for amortizing loans with a residual contractual maturity of one year or more, any portion that matures in less than six months and any portion that matures between six

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Row	Definitions and Completion notes
	months and less than one year shall be treated as having a residual maturity of less than six months and between six months and less than one year respectively. This shall the calculated by using the following formula: row0620 (67) = SUM{ (row0630 (68), row0640 (69), row0730 (78), row0740 (79) row0750 (80), row0800 (85), row0840 (89) }
0630 (68)	**1.4.1 Operational deposits** Point (b) of Article 428ad and point (b) of article 428ah(1) of the The net stable funding ratio part ; the amount reported under 1.4 that is related to deposits that are operational.
0640 (69)	**1.4.2 Securities financing transactions with financial customers** Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) of the The net stable funding ratio part; the amount reported under 1.4 that is related to monies due from securities financing transactions with financial customers. This shall be calculated using the following formula: row0640 (69) = Sum{ (row0650 (70), row0690 (74) }
0650 (70)	**1.4.2.1 Collateralized by level 1 assets eligible for 0 % LCR haircut** Point (g) of Article 428r(1), point (d) of Article 428ad and point (b) of Article 428ah(1) of the The net stable funding ratio part; the amount reported under 1.4.2 that is related to transactions collateralized by level 1 assets eligible for 0 %. This shall be calculated using the following formula: row0650 (70) = SUM { row0660 (71), row0670 (72), row0680 (73)}
0660 (71)	**1.4.2.1.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.2.1 related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0670 (72)	**1.4.2.1.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0680 (73)	**1.4.2.1.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.4.2.1 that is related to assets that are encumbered for a residual maturity of one year or more

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Row	Definitions and Completion notes
0690 (74)	**1.4.2.2 Collateralized by other assets** Point (b) of Article 428s(1), point (d) of Article 428ad and point (b) of Article 428ah(1) of the The net stable funding ratio part; the amount reported under 1.4.2 that is related to transactions that are collateralized by assets other than level 1 assets eligible for 0 % haircut. This shall be calculated using the following formula: row0690 (74) = Sum { (row0700 (75), row0710 (76), row0720 (77) }
0700 (75)	**1.4.2.2.1 unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.2.2 related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0710 (76)	**1.4.2.2.2 encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0720 (77)	**1.4.2.2.3 encumbered for a residual maturity of one year or more** The amount reported under 1.4.2.2 that is related to assets that are encumbered for a residual maturity of one year or more
0730 (78)	**1.4.3 Other loans and advances to financial customers** Point (a) of Articles 428v and point (d)(iii) of Article 428ad of the The net stable funding ratio part; the amount reported under 1.4 arising from other loans and advances to financial customers not reported under 1.4.1 and 1.4.2
0740 (79)	**1.4.4 Assets encumbered for a residual maturity of one year or more in a cover pool** Point (h) of Article 428ag of the The net stable funding ratio part the amount reported under 1.4 that is related to assets that are encumbered for a residual maturity of one year or more in a cover pool funded by covered bonds as referred to in Article 52(4) of Directive 2009/65/EC or covered bonds that meet the eligibility requirements for the treatment as set out in Article 129(4) or (5) of the Credit risk: standardised approach (CRR) part .
0750 (80)	**1.4.5 Loans to non-financial customers other than central banks where those loans are assigned a risk weight of 35 % or less** Point (c) of Articles 428ad and Article 428af CRR part of the The net stable funding ratio part; the amount reported under 1.4 that is related to loans secured by mortgages on residential property or residential loans fully guaranteed by an eligible protection provider as referred to in point (e) of Article 129(1) of of the Credit risk: standardised approach (CRR) part or loans, excluding loans to financial customers and loans referred to in Articles 428r to 428ad of the The net stable funding ratio part , provided

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Row	Definitions and Completion notes
	that those loans are assigned a risk weight of 35 % or less in accordance with Credit risk: standardised approach (CRR) part. This shall be calculated using the following formula: row0750 (80) = SUM { (row0770 (82), row0780 (83), row0790 (84) }
0760 (81)	**1.4.5.0.1. of which, residential mortgages** The amount reported under 1.4.5 that is related to exposures secured by mortgages on residential property
0770 (82)	**1.4.5.1 Unencumbered or encumbered for a residual maturity of less than six months** The amount reported under 1.4.5 that is related to assets that are unencumbered or encumbered for a residual maturity of less than six months
0780 (83)	**1.4.5.2 Encumbered for a residual maturity of at least six months but less than one year** The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of at least six months but less than one year
0790 (84)	**1.4.5.3 Encumbered for a residual maturity of one year or more** The amount reported under 1.4.5 that is related to assets that are encumbered for a residual maturity of one year or more
0800 (85)	**1.4.6 Other loans to non-financial customers other than central banks** Point (c) of Article 428ad and point (c) of 428ag of the The net stable funding ratio part ; the amount reported under 1.4.5 that is related to loans to non-financial customers other than central banks with a risk weight of more than 35% . This shall be calculated using the following formula: row0800 (85) = SUM { row0820 (87), row0830 (88) }
0810 (86)	**1.4.6.0.1 of which, residential mortgages** The amount reported under 1.4.6 that is related to exposures secured by mortgages on residential property.
0820 (87)	**1.4.6.1 Unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.4.6 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year

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Row	Definitions and Completion notes
0830 (88)	**1.4.6.2 Encumbered a residual maturity of one year or more** The amount reported under 1.4.6 that is related to assets that are encumbered for a residual maturity of one year or more.
0840 (89)	**1.4.7 Trade finance on-balance sheet products** Point (c) of Article 428aa, point (e) of Article 428ad and point (d) of Article 428ag of the The net stable funding ratio part ; the amount related to trade finance on-balance sheet related products. Where the RSF factor specified in the Articles above differ from those specified in the NSFR reporting template of the, institutions shall report the applicable RSF factor in columns 0900-0120. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 percent).
0850 (90)	**1.5 RSF from interdependent assets** Article 428f and point (f) of Article 428r(1) of the The net stable funding ratio part. Institutions shall report here assets that are interdependent with liabilities in accordance with Article 428f of the The net stable funding ratio part. This shall be calculated using the following formula: row0850 (90) = SUM { (row0860 (91), row0870 (92), row0880 (93), row0890 (94), row0900 (95) }
0860 (91)	**1.5.1 centralised regulated savings** [Leave blank]
0870 (92)	**1.5.2 promotional loans and credit and liquidity facilities** [Leave blank]
0880 (93)	**1.5.3 eligible covered bonds** [Leave blank]
0890 (94)	**1.5.4 derivatives client clearing activities** [Leave blank]
0900 (95)	**1.5.5 other**
0910 (96)	**1.6 RSF from assets within a group or an IPS if subject to preferential treatment** Institutions shall report here assets authorized by competent authorities for the preferential treatment in accordance with Article 428h of the The net stable funding

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Row	Definitions and Completion notes
	ratio part.
0920 (97)	**1.7 RSF from derivatives** Article 428d, Article 428da, Article 428s(2), point (a) of Article 428ag and Article 428ah(2) part of the The net stable funding ratio part.Institutions shall report here the amount of required stable funding arising from derivatives. This shall be calculated using the following formula: r0920 (97) = SUM { (r0930 (98), r0940 (99), r0950 (100) }
0930 (98)	**1.7.1 required stable funding for derivative liabilities** The amount reported under 1.7 that is the absolute fair value of netting sets with a negative fair value calculated in accordance with Article 428s (2) of the The net stable funding ratio part. Derivative liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da of the The net stable funding ratio part.
0940 (99)	**1.7.2 NSFR derivative assets** Article 428d CRR; The amount reported under 1.7 that is calculated as the positive difference between netting sets calculated in accordance with Article 428ah(2) part of the The net stable funding ratio part. Derivative assets and liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da of the The net stable funding ratio part.
0950 (100)	**1.7.3 initial margin posted** Point (a) of Article 428ag of the The net stable funding ratio part; the amount reported under 1.7 that is related to initial margin for derivative contracts. Initial margin posted to QCCPs against client accounts, as specified under Article 428da of the Net Stable Funding ratio CRR Part, should not be reported.
0960 (101)	**1.8 RSF from contributions to CCP default fund** Point (b) of Article 428ag part of the The net stable funding ratio part. Institutions shall report here items posted as contribution to the default fund of a CCP.

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Row	Definitions and Completion notes
0970 (102)	**1.9 RSF from other assets** Institutions shall report here any asset not referred to in items 1.1 to 1.8. This shall be calculated using the following formula: row0970 (102) = Sum { (row0980 (103), row1010 (106), row1020 (107), row1030 (108) }
0980 (103)	**1.9.1 physically traded commodities** Point (g) of Article 428ag part of the The net stable funding ratio part; the amount reported under 1.9 that is related to physically traded commodities This item shall not include commodity derivatives that fall under item 1.7. This shall be calculated using the following formula: row0980 (103) = Sum{ row0990 (104), row1000 (105) }
0990 (104)	**1.9.1.1 unencumbered or encumbered for a residual maturity of less than one year** The amount reported under 1.9.1 that is related to assets that are unencumbered or encumbered for a residual maturity of less than one year
1000 (105)	**1.9.1.2 encumbered for a residual maturity of one year or more** The amount reported under 1.9.1 that is related to assets that are encumbered for a residual maturity of one year or more
1010 (106)	**1.9.2 trade date receivables** Point (e) of Article 428r(1) part of the The net stable funding ratio part; the amount reported under 1.9 that is related to trade date receivables
1020 (107)	**1.9.3 non-performing assets** Point (b) of Article 428ah(1) part of the The net stable funding ratio part; the amount reported in 1.9 that is related to non-performing assets
1030 (108)	**1.9.4 other assets** Point (b) of Article 428ah(1) partof the The net stable funding ratio part ; the amount reported under 1.9 that is related to assets that are not referred to in items 1.9.1 to 1.9.3

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Row	Definitions and Completion notes
1040 (109)	**1.10 RSF from OBS items** Institutions shall report here the amount of off-balance sheet items not referred to in items 1.1 to 1.9 that are subject to the required stable funding requirements. This shall be calculated using the following formula: row1040 (109)=SUM{ row1050 (110), row1060 (111), row1070 (112), row1080 (113), row1090 (114)}
1050 (110)	**1.10.1 committed facilities within a group or an IPS if subject to preferential treatment** The amount reported under 1.10 that is related to committed facilities authorized by competent authorities for the preferential treatment in accordance with Article 428h CRR
1060 (111)	**1.10.2 committed facilities** Point (c) of Article 428s(1) of the The net stable funding ratio part ; The amount reported under 1.10 that is related to committed facilities in accordance with Net Stable Funding Ratio CRR requirements that are not reported under item 1.9.1
1070 (112)	**1.10.3 trade finance off-balance sheet items** Article 428ra, Point (1)(d) of Article 428s of the the The net stable funding ratio part; the amount reported under 1.10 that is related to trade finance off-balance sheet related product . Trade finance off-balance sheet items shall include exposures to both financial customers and non-financial customers. Where the RSF factor specified in the Articles above differ from those specified in the NSFR reporting template, institutions shall report the applicable RSF factor in columns 0900-0120. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 percent).
1080 (113)	**1.10.4 non-performing off-balance sheet items** Point (b) of Article 428ah(1) of the The net stable funding ratio part; the amount reported under 1.10 that is related to non-performing off-balance sheet exposures
1090 (114)	**1.10.5 other off-balance sheet exposures for which the competent authority has determined RSF factors** The amount reported under 1.10 that is off-balance sheet exposures for which the competent authority has determined RSF factors in accordance with Article 428p(10) part of the the The net stable funding ratio part.

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1A.2 NSFR Available Stable Funding

1.1 Specific remarks

1.1.1 All liabilities and own funds shall be reported with a breakdown by their residual maturity in accordance with Article 428j of the The Net Stable Funding ratio part.. The maturity buckets of the amounts, standard available stable funding (ASF) factors and applicable ASF factors are the following:

1.1.1.1 Residual maturity of less than six months or without stated maturity;
1.1.1.2 Residual maturity of a minimum of six months but less than one year;
1.1.1.3 Residual maturity of one year or more.

1.1.2 All liabilities with a residual maturity of one year or more shall be subject to a 100% ASF factor, unless otherwise specified in Articles 428k to 428n, in accordance with Article 428o of the The Net Stable Funding ratio part.

1.1.3 All sight deposits shall be reported in the bucket referring to liabilities with a residual maturity of less than six months.

1.1.4 According to Article 428j (2) of the The Net Stable Funding ratio part institutions shall take into account existing options to determine the residual maturity of a liability or of own funds. They shall do so on the assumption that the counterparty will redeem call options at the earliest possible date. For options exercisable at the discretion of the institution, the institution and the competent authorities shall take into account reputational factors that may limit an institution's ability not to exercise the option, in particular market expectations that institutions should redeem certain liabilities before their maturity.

1.1.5 Furthermore, as established in Article 428o of the The Net Stable Funding ratio part, additional Tier 1 items, Tier 2 items and any other capital instruments with explicit or embedded options that, if exercised (even if they are not exercised yet on the reporting reference date), would reduce the effective residual maturity at the reporting reference date to less than one year shall not receive a 100% ASF factor.

1.1.6 According to Article 428j (3) of the The Net Stable Funding ratio part, institutions shall treat deposits with fixed notice periods in accordance with their notice period, and shall treat term deposits in accordance with their residual maturity. By way of derogation from paragraph 21, institutions shall not take into account options for early withdrawals, where the depositor has to pay a material penalty for early withdrawals which occur in less than one year to determine the residual maturity of term retail deposits.

1.1.7 The decision tree for reporting template 1A.2 NSFR Available Stable is part of the instructions to specify prioritization assessment criteria for the assignment of each reported item in order to secure homogenous and comparable reporting. Going through the decision tree alone is not sufficient, i.e., institutions shall always comply with the

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rest of the instructions. For the sake of simplicity the decision tree ignores totals, subtotals and “of which” items; this however does not mean that they shall not be reported as well.

Item	Item	Decision	Action
1	Common Equity Tier 1capital?	Yes	ID 2.1.1
		No	# 2
2	Additional Tier 1 capital?	Yes	ID 2.1.2
		No	# 3
3	Tier 2 capital?	Yes	ID 2.1.3
		No	# 4
4	Other capital instruments?	Yes	ID 2.1.4
		No	# 5
5	A liability associated with collateral received as variation margin for derivatives?	Yes	Do not report.
		No	# 6
6	Trade date payables?	Yes	ID 2.9.1
		No	# 7
7	Interdependent liability?	Yes	Allocate into one relevant item of ID 2.8
		No	# 8
8	Liabilities and committed facilities within a group or an IPS for which the competent authority has granted a preferential treatment?	Yes	ID 2.4
		No	# 9
9	NSFR derivative liabilities? Derivative liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.	Yes	ID 2.7
		No	# 10
10	Deferred tax liabilities?	Yes	ID 2.9.2
		No	# 11
11	Minority interests?	Yes	ID 2.9.3
		No	# 12
12	Stable retail deposits?	Yes	ID 2.2.1

Near final draft

Item	Item	Decision	Action
		No	# 13
13	Other retail deposits?	Yes	ID 2.2.2
		No	# 14
14	Liabilities where the counterparty cannot be determined?	Yes	ID 2.6
		No	# 15
15	Liabilities provided by central banks?	Yes	Allocate into ID 2.5.1 or 2.5.2
		No	# 16
16	Liabilities provided by financial customers?	Yes	Allocate into one relevant item of ID 2.5.3
		No	# 17
17	Liabilities from non-financial customers other than central banks?	Yes	Allocate into relevant item of ID 2.3
		No	# 18
18	Any other liabilities not considered in the above categories?	Yes	ID 2.9.4
		No	Do not report.

Near final draft

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1.2 Instructions concerning specific columns

Row	Definitions and Completion notes
0010-0030	**Amount** Institutions shall report in columns 0010-0030 the amount of liabilities and own funds allocated to the applicable residual maturity bucket.
0040-0060	**Standard ASF factor** The standard factors in columns 0040-0060 are those specified in Chapter 3 of The net stable funding ratio part by default that would determine the part of the amount of the liabilities and own funds that constitutes available stable funding. They shall be provided for information only and are not meant to be filled in by institutions.
0070-0090	**Applicable ASF factor** Chapter 2 and Chapter 3 of The Net Stable Funding ratio part. Institutions shall report in columns 0070-0090 the applicable ASF factors in Chapter 3 of The net stable funding ratio part as weights that, multiplied by the amount of the liabilities or own funds, would determine the amount of the relevant available stable funding. Applicable factors may result in weighted average values and shall be reported in decimal terms (i.e. 1.00 for an applicable weight of 100 per cent, or 0.50 for an applicable weight of 50 per cent). Applicable factors may reflect, but are not limited to, firm's specific and national discretions.
0100	**Available Stable Funding** Institutions shall report in column 0100 the value of the available stable funding in accordance with the definition set out in Article 428i of the The Net Stable Funding ratio part. This shall be calculated using the following formula: c0100 = SUM{(c0010 * c 0070), (c0020 * c 0080), (c0030 * c 0090)}.

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1.3 Instructions concerning specific rows

Row	Definitions and Completion notes
0010 (5)	**2. Available stable funding** Chapter 3 of The Net Stable Funding ratio part This shall be calculated using the following formula: row0010 (5) = Sum { row0020 (6), row0070 (11), row0130 (17), row0220 (26), row0230 (27), row0310 (35), row0320 (36), row0330 (37), row0390 (43) }
0020 (6)	**2.1 ASF from capital items and instruments** Institutions shall report here the sum of items reported under 2.1.1 to 2.1.4 This shall be calculated using the following formula: row0020 (6) = Sum { row0030 (7), row0040 (8), row0050 (9), row0060 (10) }
0030 (7)	**2.1.1 Common Equity Tier 1** Point (a) of Article 428o of the The Net Stable Funding ratio part ; Common Equity Tier 1 items before the application of prudential filters, deductions and exemption or alternatives
0040 (8)	**2.1.2 Additional Tier 1** Point (b) of Article 428o and point (d) of Article 428k (3) of the The Net Stable Funding ratio part; additional Tier 1 items before the application of the deductions and exemptions
0050 (9)	**2.1.3 Tier 2** Point (c) of Article 428o and point (d) of Article 428k(3) of the The Net Stable Funding ratio part; Tier 2 items before the application of the deductions and exemptions stipulated in Articles 66 and 79 CRR and having a residual maturity of one year or more at the reporting reference date
0060 (10)	**2.1.4 Other capital instruments** Point (d) of Article 428o and point (d) of Article 428k(3) of the The Net Stable Funding ratio part; other capital instruments with a residual maturity of one year or more at the reporting reference date
0070 (11)	**2.2. ASF from retail deposits** Institutions shall report here the sum of items reported under 2.2.1 and 2.2.2. This item includes both unsecured and secured liabilities. This shall be calculated using the following formula:

Near final draft

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Row	Definitions and Completion notes
	row0070 (11) = Sum { row0090 (13), row0110 (15) }
0080 (12)	**2.2.0.1 of which, retail bonds** Article 428i of the The net stable funding ratio part. Institutions shall report here bonds and other debt securities issued which are sold exclusively in the retail market and held in a retail account. These retail bonds shall be reported also within the corresponding category of retail deposits as "stable retail deposits" or "other retail deposits" under items 2.2.1 and 2.2.2 respectively.
0090 (13)	**2.2.1. Stable retail deposits** Article 428n of the The net stable funding ratio part. Institutions shall report the portion of retail deposits that are protected by a depositor compensation scheme recognised in the jurisdiction in which the deposit is held, and that form part of an established customer relationship making withdrawal highly unlikely, or are held in a transactional account, where: a) the deposits do not meet the criteria for treatment as higher-risk retail deposits under the JFSC's liquidity requirements, including the liquidity stress assumptions applicable to retail deposit outflows, in which case such deposits shall instead be reported as "other retail deposits"; and b) the deposits have not been accepted in a jurisdiction where the institution applies a higher retail deposit outflow rate under its liquidity risk management framework, in which case such deposits shall instead be reported as "other retail deposits".
0100 (14)	**2.2.0.2 of which with a material early withdrawable penalty** Article 428j(3) of the The net stable funding ratio part. Stable retail deposits that can be early withdrawn before one year upon payment of a penalty assessed as material in accordance with the early-withdrawal penalty criteria set out in the JFSC Prudential Reporting of Liquidity Ratios guidance and, where those criteria are not expressly stated in that guidance, the requirements incorporated into the JFSC reporting framework for the calculation of the LCR.
0110 (15)	**2.2.2 Other retail deposits** Article 428m of the The net stable funding ratio part.

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Row	Definitions and Completion notes
	Institutions shall report the amount of other retail deposits than those captured as "stable retail deposits" under item 2.2.1.
0120 (16)	**2.2.0.3 of which with a material early withdrawable penalty** "Other retail deposits" that may be withdrawn before one year shall be reported under this item where the depositor must pay a material early-withdrawal penalty, assessed consistently with the LCR/LMR requirements in Appendix H of the JFSC Guidance Note, *Prudential Reporting of Liquidity Ratios.*
0130 (17)	**2.3 ASF from other non-financial customers (except central banks)** Article 428l of the The net stable funding ratio part; liabilities provided by wholesale non-financial customers (except central banks) Institutions shall report here the sum of items under 2.3.1 to 2.3.6. This shall be calculated using the following formula: row0130 (17) = Sum { row0160 (20), row0170 (21), row0180 (22), row0190 (23), row0200 (24), row0210 (25) }
0140 (18)	**2.3.0.1 of which, securities financing transactions** Articles 428e, point (g) of Article 428r(1) and point (b) of Article 428s(1) of the The net stable funding ratio part,; the amount reported under 2.3 that is related to monies due from securities financing transactions with non-financial customers
0150 (19)	**2.3.0.2 of which, operational deposits** The amount reported under 2.3 that is provided in the form of operational deposits and is required for the provision of operational services as set out in Own funds part.
0160 (20)	**2.3.1 Liabilities provided by the central government of a Member State or a third country** Point (b)(i) of Article 428l of the The net stable funding ratio part; the amount reported under 2.3 that is provided by the central government of a Member State or a third country
0170 (21)	**2.3.2 Liabilities provided by regional governments or local authorities of a third country**

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Row	Definitions and Completion notes
	Point (b)(ii) of Article 428l of the The net stable funding ratio part; the amount reported under 2.3 that is provided by regional governments or local authorities of a Member State or a third country
0180 (22)	**2.3.3 Liabilities provided by public sector entities of a Member State or a third country** Point (b)(iii) of Article 428l of the The net stable funding ratio part; the amount reported under 2.3 that is provided by public sector entities of a Member State or a third country
0190 (23)	**2.3.4 Liabilities provided by multilateral development banks and international organisations** Point (b)(iv) of Article 428l of the The net stable funding ratio part; the amount reported under 2.3 that is provided by multilateral development banks and international organisations
0200 (24)	**2.3.5 Liabilities provided by non-financial corporate customers** Point (b)(v) of Article 428l of the The net stable funding ratio part; the amount reported under 2.3 that is provided by non-financial corporate customers
0210 (25)	**2.3.6 Liabilities provided by credit unions, personal investment companies and deposit brokers** Point (b)(vi) of Article 428l of the The net stable funding ratio part, the amount reported under 2.3 that is provided by credit unions, personal investment companies and deposit brokers
0220 (26)	**2.4 ASF from liabilities and committed facilities within a group or an IPS if subject to preferential treatment** Article 428h of the The net stable funding ratio part. Institutions shall report here liabilities and committed facilities for which the competent authority has granted the preferential treatment referred to in Article 428h of the The net stable funding ratio part.
0230 (27)	**2.5 ASF from financial customers and central banks** Institutions shall report here the sum of items reported under 2.5.1 to 2.5.3. This shall be calculated using the following formula;

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Row	Definitions and Completion notes
	r0230 (27) = Sum{ r0250 (29), r0260 (30), r0270 (31) }
0240 (28)	**2.5.0.1 of which sight deposits provided by network member to central institution** Not reported.
0250 (29)	**2.5.1 Liabilities provided by the ECB or the central bank of a Member State** Point (c)(i) of Article 428k(3) and point (c)(i) of Article 428l of the The net stable funding ratio part; liabilities provided by the ECB or the central bank of a Member State irrespective of whether or not they are related to securities financing transactions
0260 (30)	**2.5.2 Liabilities provided by the central bank of a third country** Point (c)(ii) of Article 428k (3) and point (c)(ii) of Article 428l of the The net stable funding ratio part; liabilities provided by the central bank of a third country irrespective of whether or not they are related to securities financing transactions.
0270 (31)	**2.5.3 Liabilities provided by financial customers** Point (c)(iii) of Article 428k(3) and point (c)(iii) of Article 428l of the The net stable funding ratio part; liabilities provided by financial customers irrespective of whether or not they are related to securities financing transactions. This shall be calculated using the following formula: r0270 (31) = Sum { r0280 (32), r0290 (33), r0300 (34) }
0280 (32)	**2.5.3.1 Operational deposits** Institutions shall report here the portion of operational deposits from financial customers that is necessary for providing operational services, as defined in Appendix H, "Operational Deposits", of the JFSC Guidance Note, *Prudential Reporting of Liquidity Ratios for JIBs*. Deposits arising from correspondent banking relationships or the provision of prime brokerage services shall be treated as non-operational deposits and reported under item 2.5.3.3. Operational deposits from non-financial customers shall not be reported here but under item 2.3, "ASF from other non-financial customers (except central banks)". Any portion of an operational deposit exceeding the amount necessary for providing operational services shall not be reported here but under item 2.5.3.2

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Row	Definitions and Completion notes
0290 (33)	**2.5.3.2 Excess operational deposits** Institutions shall report here the part of the operational deposits from financial customers in excess of those required for the provision of operational services. Operational deposits, as defined for LCR/LMR purposes in Appendix H of the JFSC Guidance Note, *Prudential Reporting of Liquidity Ratios for JIBs*, shall not be reported here but under NSFR item 5, "Operational deposits"
0300 (34)	**2.5.3.3 Other liabilities** Institutions shall report here liabilities provided by financial customer that are not operational deposits where the counterparty can be identified. The part of operational deposits in excess of those required for the provision of operational services shall not be reported here but shall be reported under item 2.5.3.2.
0310 (35)	**2.6 ASF from liabilities provided where the counterparty cannot be determined** Point (d) of Article 428k(3) and point (d) of Article 428l of the NSFR CRR Institutions shall report here liabilities where the counterparty cannot be determined, including securities issued where the holder cannot be identified.
0320 (36)	**2.7 ASF from net derivatives liabilities** The negative difference between netting sets calculated in accordance with Article 428k (4) of the NSFR CRR. Derivative assets and liabilities associated with derivative client clearing with QCCPs should be excluded, as specified under Article 428da.
0330 (37)	**2.8 ASF from interdependent liabilities** Institutions shall report here liabilities that are interdependent with assets in accordance with Article 428f of the The net stable funding ratio part.. This shall be calculated using the following formula: r0330 (37) = SUM { r0340 (38), r0350 (39), r0360 (40), r0370 (41), r0380 (42) }
0340 (38)	**2.8.1 Centralised regulated savings** [Leave blank]

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Row	Definitions and Completion notes
0350 (39)	**2.8.2 Promotional loans and relevant credit and liquidity facilities** [Leave blank]
0360 (40)	**2.8.3 Eligible covered bonds** [Leave blank]
0370 (41)	**2.8.4 Derivatives client clearing activities** [Leave blank]
0380 (42)	**2.8.5 Others**
0390 (43)	**2.9 ASF from other liabilities** Institutions shall report here the sum of items reported under 2.9.1 to 2.9.4.
0400 (44)	**2.9.1 Trade date payables** Point (a) of Article 428k(3) of the The net stable funding ratio part. Institutions shall report here trade date payables arising from purchases of financial instruments, foreign currencies and commodities that are expected to settle within the standard settlement cycle or period that is customary for the relevant exchange or type of transactions or that have failed to, but are still expected to settle.
0410 45)	**2.9.2 Deferred tax liabilities** Point (a) of Article 428k(1) of the The net stable funding ratio part. Institution shall report here deferred tax liabilities and shall consider the nearest possible date on which their amount can be realised as residual maturity.
0420 (46)	**2.9.3 Minority interests** Point (b) of Article 428k(1) of the The net stable funding ratio part. Institution shall report here minority interests and shall consider the term of the instrument as residual maturity.
0430 (47)	**2.9.4 Other liabilities** Articles 428k(1) and 428k(3) of the The net stable funding ratio part.

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Row	Definitions and Completion notes
	Institutions shall report here other liabilities, including short positions and open maturity positions.

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1A.3 Summary NSFR

1.4 Specific remarks

1.4.1 The purpose of this template is to provide information on the net stable funding ratio, (reporting templates 1A.1 Required stable funding and 1A.2 NSFR available stable)

1.4.2 In accordance with Article 428b(1) of the The net stable funding ratio part., the net stable funding requirement laid down in Article 413(1) of the The net stable funding ratio part. shall be equal to the ratio of the institution's available stable funding as referred to in Chapter 3 to the institution's required stable funding as referred to in Chapter 4, and shall be expressed as a percentage. The rules for the calculation of the ratio are laid down in Chapter 2.

1.4.3 The items in rows 0010 to 0210 shall be the same as the equivalent ones reported in reporting templates 1A.1 Required stable funding and 1A.2 NSFR available stable.

1.5 Instructions concerning specific columns

Column	Definitions and Completion notes
0010	**Amount** Institutions shall report in column 0010 the amount of assets, off-balance sheet items, liabilities and own funds allocated to the sum of all applicable residual maturity and HQLA buckets. The amounts to be reported shall be those before application of the relevant ASF and RSF factors.
0020	**Required Stable Funding** Institutions shall report in column 0020 the required stable funding calculated in accordance with Chapter 4 of The net stable funding ratio part.
0030	**Available Stable Funding** Institutions shall report in column 0030 the available stable funding calculated in accordance with Chapter 3 of The net stable funding ratio part.
0040	**Ratio** Institutions shall report in column 0040 the NSFR ratio in accordance to Article 428b (1) of the The net stable funding ratio part.

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1.6 Instructions concerning specific rows

Row	Definitions and Completion notes
0010	**1. REQUIRED STABLE FUNDING** Item 1 of reporting template 1A.1 Required stable funding
0020	**1.1 RSF from central bank assets** Item 1.1 of reporting template 1A.1 Required stable funding
0030	**1.2 RSF from liquid assets** Item 1.2 of reporting template 1A.1 Required stable funding
0040	**1.3 RSF from securities other than liquid assets** Item 1.3 of reporting template 1A.1 Required stable funding
0050	**1.4 RSF from loans** Item 1.4 of reporting template 1A.1 Required stable funding
0060	**1.5 RSF from interdependent assets** Item 1.5 of reporting template 1A.1 REQUIRED STABLE FUNDING
0070	**1.6 RSF from assets within a group or an IPS if subject to preferential treatment** Item 1.6 of reporting template 1A.1 REQUIRED STABLE FUNDING
0080	**1.7 RSF from derivatives** Item 1.7 of reporting template 1A.1 REQUIRED STABLE FUNDING
0090	**1.8 RSF from contributions to CCP default fund** Item 1.8 of reporting template 1A.1 REQUIRED STABLE FUNDING
0100	**1.9 RSF from other assets** Item 1.9 of reporting template 1A.1 REQUIRED STABLE FUNDING
0110	**1.10 RSF from OBS items** Item 1.10 of reporting template 1A.1 REQUIRED STABLE FUNDING
0120	**2. AVAILABLE STABLE FUNDING** Item 2 of reporting template 1A.2 NSFR AVAILABLE STABLE
0130	**2.1 ASF from capital items and instruments** Item 2.1 of reporting template 1A.2 NSFR AVAILABLE STABLE
0140	**2.2 ASF from retail deposits** Item 2.2 of reporting template 1A.2 NSFR AVAILABLE STABLE

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Row	Legal references and instructions
0150	**2.3 ASF from other non-financial customers (except central banks)** Item 2.3 (except 2.3.0.2) of reporting template 1A.2 NSFR AVAILABLE STABLE
0160	**2.4 ASF from operational deposits** Items 2.3.0.2 and 2.5.3.1 of reporting template 1A.2 NSFR AVAILABLE STABLE
0170	**2.5 ASF from liabilities within a group or an IPS if subject to preferential treatment** Item 2.4 of reporting template 1A.2 NSFR AVAILABLE STABLE
0180	**2.6 ASF from financial customers and central banks** Item 2.5 (except 2.5.3.1) of reporting template 1A.2 NSFR AVAILABLE STABLE
0190	**2.7 ASF from liabilities provided where the counterparty cannot be determined** Item 2.6 of reporting template 1A.2 NSFR AVAILABLE STABLE
0200	**2.8 ASF from interdependent liabilities** Item 2.8 of reporting template 1A.2 NSFR AVAILABLE STABLE
0210	**2.9 ASF from other liabilities** Item 2.7 and 2.9 of reporting template 1A.2 NSFR AVAILABLE STABLE
0220	**3. NSFR** NSFR calculated in accordance with Article 428b(1) CRR

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